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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Delaware Limited Liability Company

In Re:

Emil R. Ciliezar,

Debtor.

2 OF THE STATE OF

Order Filed on May 30, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-14037 RG

Adv. No.:

Hearing Date: 5/15/19 @ 8:30 a.m.

Judge: Rosemary Gambardella

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: May 30, 2019

Honorable Vincent F. Papalia United States Bankruptcy Judge Page 2

Debtor: Emil R. Ciliezar Case No.: 19-14037 RG

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, holder of a mortgage on real property located at 22 Gates Avenue, Jersey City, NJ, 07305, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eric Horn, Esquire, attorney for Debtor, Emil R. Cilizar, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by 10/1/19, or as may be extended by modified plan; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular postpetition payments outside of the plan in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** the trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue;

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.